

the Register

**Thomas W.
Young, RFC®**
Just Getting
Started

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Discover Your Own Quest

More Than Money
Relaxed, Not Retired:
Business Succession
for the Consultant

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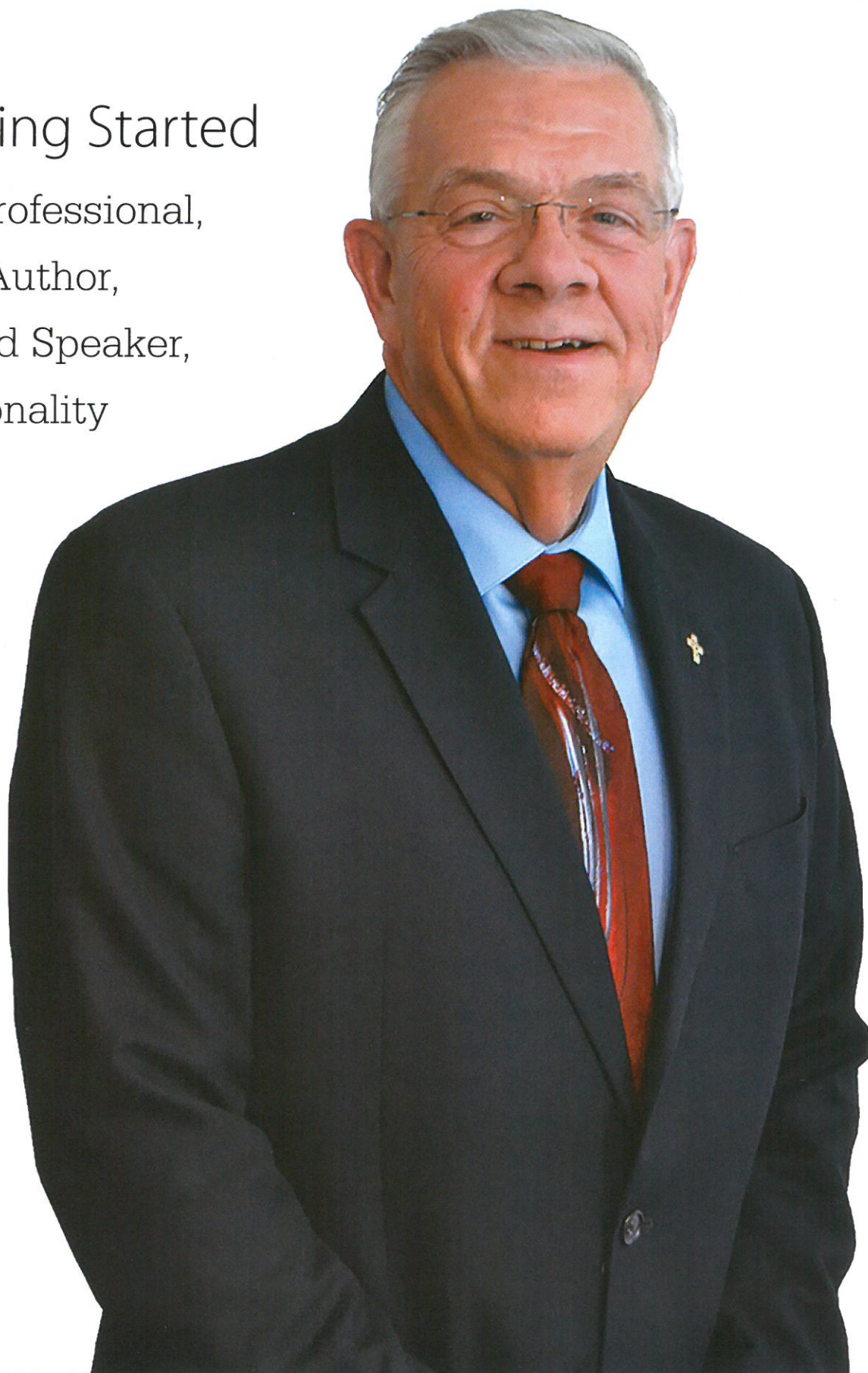
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Register Cover Profile

Thomas W. Young, RFC®

Just Getting Started

Financial Professional,
Published Author,
Experienced Speaker,
Radio Personality



All of these descriptions morph into a successful Financial Consultant who is dedicated to developing retirement strategies for clients and educating the consumer. As Founder and President of 1st Consultants, Inc., Thomas W. Young is also a professional speaker for Financial Curves, Inc. In this issue the Register investigates his philosophies and strengths that have influenced his journey for almost 50 years.

Register: Give us a sketch of your experience and education that brought you to the point of starting 1st Consultant's Inc. in 1976. What aspects have been the most challenging?

Tom: My career started in 1976 selling life insurance door-to-door. Previously I worked as an automatic transmission repairman at a Ford garage. Before that I owned my business called Tom's auto body.

The opportunity to join the life insurance industry came from a fluke incident while attempting to straighten out a problem caused by an insurance agent. Through conversations with a company representative who reversed some bad decisions, I found a sales manager sitting in my kitchen convincing me that I would be good at this business. A further interview found me going to the manager's office for an appointment in my mechanic's blues smelling like oil and grease - it was lunch time and I worked under cars that dripped all kind of slop.

To me, it was a chance of a lifetime and I made a decision not to let it slip away. With no college, insurance knowledge, or real background other than being self-employed in my own business, I plowed forward in my first year to become office leader out of 65 agents. The company took notice and offered me a sales manager position. Subsequently year two ended with me taking a staff that ranked 88 out of 95 to 10th in the region thus qualifying us for an international conference.

What fueled my passion was a heart wrenching experience during my first four months. Try delivering a check to brand new clients who just purchased a family policy when their 6 month old passed away. My clients and I cried over the loss. From that experience grew the drive that I still maintain today in helping people. The seed was planted in handing over that meaningless \$5000 check.

Year three ended with my production ranking of 86 out of 25,000 agents. With a

high confidence level and a lot of determination, I resigned the position to start my own insurance agency. I felt the insurance company was pushing me to sell products that did not really help people the way I thought they needed to be helped — so I had no choice but to leave and start my own journey.

My first business was named TW Young Insurance Agency. A few years later I incorporated and became Thomas Young and Associates Inc. 1st Consultants, Inc. came about in the late 1990s when I wanted a company that did not sound like an insurance agency.

Down the road, an opportunity arose to start a radio show. I was already advertising on the radio station when the manager suggested I do a one hour monthly show which ended up lasting 10 years. During that time I honed my ability to communicate. Somehow I had this magical talent to regurgitate information distinctly. The number one complement I receive is that when I explain things, people just seem to understand.

Register: How did your development as a public speaker and radio personality evolve and how do you adjust to relating to a live audience?

Tom: Over the years I have gained initials after my name simply because I needed CE credits and to fulfill my desire to be smarter, better, and the best that I could be at what I do. In addition to a college curriculum, I took courses in human behavior, personality studies and life coaching which allowed me to communicate with others very effectively, all for the purpose of benefitting my clients. Seminars brought more success. They weren't seminars just to sell somebody an annuity or an investment. I believe in holistic planning - the goal is to teach people how money really works.

Register: As a published author, where do you get your ideas for books?

Tom: My first book published in 2008 "Life Insurance — Will it pay when I die?" was

born from the problem of meeting so many people who had purchased universal life insurance that they did not understand. I am currently in the process of republishing this book to include new products on the scene since the original writing. My expected completion date is the first of the year or thereabouts.

My new book project (more than halfway complete) is titled "The Family Money Farm, the CFO Project ". My goal with this book is to provide an education and true understanding of how money works and how to create wealth versus just saving money and compounding interest.

Register: As a longtime member of the MDRT for many years, what is the importance of that milestone?

Tom: I've been a member of MDRT for 27 years although it really should be more than that. In my early days, I had a respected mentor who convince me that it wasn't important to be a member. I realize now that was a huge mistake. We need to continue to create a positive atmosphere for new people coming into our business and provide resources for them to access the correct information that isn't tainted by companies. A sharing of information by those who are actually using the information creates clarity for their clients and themselves.

Register: Addressing our editorial theme this issue of supporting business owners and their financial security, how do you help your business clients address their particular issues?

Tom: I simply show business owners how to take control of their cash flow and turn lease and debt payments into future wealth creation. Imagine how much wealth you could accumulate at some future date if all of these payments could be redirected for your benefit. I have clients today who are capitalizing accounts — basically dividend-paying whole life insurance policies with the maximum paid-up addition riders that are still qualified life policies and not modified

endowment contracts. One client that I recently worked with was able to create an additional \$10 million of wealth over a 27 year period of time.

Register: In what ways do the IARFC membership and the RFC® designation fit into your practice?

Tom: I believe they are very important. It gives me an outlet and a recognition that is not necessarily directly from the SEC or my broker-dealer. The RFC® is extremely important as it promotes continuing education and rewards consultants who reach levels of high success and who study what other folks are doing in our business. I always say I want to know the answer to the question before it's asked. You can only accomplish this through constant study, research, and betterment of yourself.

Register: Financial Curves Inc. supports the Foundation of Young Entrepreneurs of Tomorrow. How does it work?

Tom: www.FinancialCurvesInc.com is a website dream realized. It gives premier access to true and understandable explanations for educating the consumer. Other agents with similar philosophies can rent personalized access to use with their own clients. People referred to this information can become leads. It's not quite where I want it to be yet, but it's a work in progress.

Register: With your accomplishments as a financial consultant who are/were your mentors as you progressed through your career?

Tom: Over the years I have had several mentors who have provided life changing directions. Actually I've had dozens of mentors because I believe books are the real mentors in your life. One person in particular, Jody Victor has been a mentor of mine since the early 1990s. He taught me how to have a relationship with God and how to be a good Christian businessman. I met this gentleman by chance during a dark, painful period of my life. He made this profound statement to me "You are where you are because this is where you decided to be. You have made all the decisions in your life that bring you to this moment in time." Now I use this statement for other people in certain situations challenging their decisions and encouraging them to have a positive attitude, outlook and expectation for their future.

Register: As a lifetime resident of Beaver County in Western PA, how do you think

staying close to your roots has shaped your viewpoints on helping others?

Tom: A book entitled "Acres of Diamonds" puts forth the belief that all the success necessary in our lives and business lies in our own backyard. Those individuals that I have met in "my own backyard" have helped me realize a very meaningful and lucrative career. They led me to other people across the country — networking with clients in more than 22 states at one point in time.

The North Carolina area was an inviting location due to the proximity of the ocean and because I love to fish. But, my wife had a large family in the Pittsburgh area and we did put down our own roots. I have no regrets whatsoever; I live in a great community with great people.

Register: Lastly, what does Thomas Young do to stay "young" and enjoy life (hobbies, interests, passions)? What does your personal horizon look like?

Tom: As I round out this article I refer to a small plaque on the table between the chairs in my office given to me by a friend. It basically says "I'm Just Getting Started" by Thomas W. Young.

In my early days at 38 years old I weighed 285 pounds. When my mother passed away with whom I was very close, I made a decision in my life that being healthy was extremely important. So throughout the years I did Tae Bo, kickboxing, P90X, yoga, and Tai Chi. My regimen is a minimum of 5 to 6 days a week. I get up early and work out from 30 minutes to an hour. Today at 68 soon to be 69, I am more physically fit than I've ever been in my life. I truly feel... I am just getting started. 📷

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